

EXHIBIT D

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April 9, 2009

MAURICE SHARPE
2105 GRAND ISLAND COURT
LAS VEGAS, NV 89117

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RE: Account Number [REDACTED] 5161
Property Address 2105 GRAND ISLAND COURT
LAS VEGAS, NV 89117

Dear MAURICE SHARPE

Thank you for contacting our offices to discuss your loan. In our current economy we understand and sympathize with families like yours where you are experiencing unfortunate financial difficulties. It is our commitment to you that we will work with you towards identifying possible options which may provide a solution to your situation.

Enclosed is our Financial Analysis Form. This document was designed to help us determine the best possible solution to meet your specific needs. Please complete and return these forms and the requested documentation to our office within 10 days. You may qualify for programs including the Obama administration's Making Home Affordable Refinance and Modification plan. To learn more about this program and eligibility requirements visit www.financialstability.gov.

At times like these we feel it is important for you to seek financial advice from a trusted source experienced with situations like yours. We therefore, would recommend you call 1.800.CALL.FHA to find a HUD-certified housing counseling agency to discuss your needs. If possible, we appreciate you continuing to make your monthly payment until you are notified of possible options. For many customers, a home is their biggest and most important investment. To help solidify your financial ability to protect this investment, we ask you to review other monthly expenses to determine if any costs can be reduced or eliminated. Reducing cost related to non-necessities can free additional funds, and may increase the available options for assistance.

If you have any questions completing these financial analysis forms please contact our office at 1-866-262-5363, Monday-Friday from 8:00AM-5:00PM, Central Time.

Customer Care
Loan Servicing

Enclosures

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